

JH 8-31-07

PTO/SB/08A (08-03)

Approved for use through 07/31/2006. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Application Number	10/821,988
		Filing Date	April 12, 2004
		First Named Inventor	R. O'Neal Gray
		Art Unit	2876
		Examiner Name	Kim, Ahshik
Sheet 1 of 4	Attorney Docket Number	19251/105040-00	

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
/AK/		US- 5,317,636	05/31/94	Vizcanio	
		US- 5,710,887	01/20/98	Chelliah et al	
		US- 5,711,012	01/20/98	Bottoms et al	
		US- 5,726,893	03/10/98	Schuchman et al	
		US- 5,890,137	03/30/99	Koreeda	
		US- 5,913,202	06/15/99	Motoyama	
		US- 5,960,411	09/28/99	Hartman et al	
		US- 5,991,749	11/23/99	Morrill, Jr.	
		US- 6,070,154	05/30/00	Tavor et al	
		US- 6,088,683	07/11/00	Jalili	
		US- 6,104,726	08/15/00	Yip et al	
		US- 6,226,529	05/01/01	Bruno et al	
		US- 6,278,075	04/23/02	Goldstein et al	
		US- 6,324,526	11/27/01	D'Agostino	
		US- 6,378,075	05/23/02	Goldstein, et al	
		US- 6,446,048	09/03/02	Wells et al	
		US- 6,493,338	12/10/02	Preston et al	
		US- 6,609,113	08/19/03	O'Leary et al	
/AK/		US- 6,611,818	08/26/03	Mersky et al	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ *Number ⁴ *Kind Code ⁵ (if known)	MM-DD-YYYY			
/AK/		EP 1 331 582 A	7/30/03	Fujimoto, Takashi		

Examiner Signature	Ahshik Kim	Date Considered	11/16/07
--------------------	------------	-----------------	----------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 801.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet	2	of	4
-------	---	----	---

Complete if Known

Application Number	10/821,988
Filing Date	April 12, 2004
First Named Inventor	R. O'Neal Gray
Art Unit	2876
Examiner Name	Kim, Ahshik
Attorney Docket Number	19251/105040-00

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
/AK/		US- 6,615,183	09/02/03	Kolls	
		US- 6,636,833	10/21/03	Flitcroft et al	
		US- 6,662,020	12/09/03	Aaro Ingvar et al	
		US- 6,690,681	02/10/04	Preston et al	
		US- 6,798,762	09/28/04	Olson	
		US- 2001/0039535	11/08/01	Tsiounis et al	
		US- 2002/0001317	01/03/02	Herring	
		US- 2002/0026519	02/28/02	Itabashi Tatsuo et al	
		US- 2002/0049639	04/25/02	Tanaka et al	
		US- 2002/0083008	06/27/02	Smith et al	
		US- 2002/0128929	09/12/02	Urabe	
		US- 2002/0145043	10/10/02	Challa Nagesh et al	
		US- 2003/0014371	01/16/03	Turgeon	
		US- 2003/0075610	04/24/03	Ong Yong Kin	
		US- 2003/0126076	07/03/03	Kwok et al	
		US- 2003/0191945	10/09/03	Keech	
		US- 2003/0210708	11/13/03	Belotserkovsky	
		US- 2004/0029569	02/12/04	Khan et al	
/AK/		US- 2004/0090992	05/13/04	Lee	

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner
Signature

Ahsnik Kim

Date	
Cons	

11/16/87

*EXAMINER: Initial/ reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 801.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 3 of 4**Complete if Known**

Application Number	10/821,988
Filing Date	April 12, 2004
First Named Inventor	R. O'Neal Gray
Art Unit	2876
Examiner Name	Kim, Ahshik
Attorney Docket Number	19251/105040-00

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
/AK/		US- 2004/0019564	01/29/04	Goldthwaite et al	
		US- 2004/0097217	05/20/04	McClain	
		US- 2004/0177005	09/09/04	Poltorak	
		US- 2004/0193553	09/30/04	Lloyd et al	
		US- 2003/0014371	01/2003	Turgeon, Paul Charles	
		US- 2003/0028481	02/2003	Flitcroft et al	
		US- 2003/0066879	04/2003	Cummins, Pamela	
		US- 2005/0138429	06/2005	Miura, Masayuki	
		US- 2004/0243490	12/2004	Murto, et al	
		US- 4,614,861	09/1986	Pavlov et al	
		US- 4,701,601	10/1987	Francini et al	
		US- 5,140,517	08/1992	Nagata et al	
		US- 6,138,917	10/2000	Chapin, Jr., Stephen R.	
		US- 6,598,031	07/2003	Ice, Jeffrey L.	
		US- 6,607,127	08/2003	Wong, Jacob Y.	
		US- 6,749,114	06/2004	Madani, Masih	
		US- 6,839,692	02/2005	Carrott et al	
		US- 7,090,123	08/2006	Walker, et al	
		US-			

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ^d
		Country Code ³ *Number ⁴ *Kind Code ⁵ (if known)	MM-DD-YYYY			

Examiner Signature	Ahshik Kim	Date Considered	11/16/07
--------------------	------------	-----------------	----------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 801.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>		Complete If Known			
		Application Number	10/821,988		
		Filing Date	April 12, 2004		
		First Named Inventor	R. O'Neal Gray		
		Art Unit	2876		
		Examiner Name	Kim, Ahshik		
Sheet	4	of	4	Attorney Docket Number	19251/105040-00

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
/AK/		MASTERCARD INTERNATIONAL; Frequently Asked Questions About MasterCard SecureCode; 1994-2004, pps. 1-2.	
		VISA; Verified by Visa; 2005, USA, pg. 1.	
		SANKARSON BANERJEE, Senior Architect, Mphasis; Credit Card Security on the Net: Where is it today?; 2004, pps. 21-23.	
		VISA; How it Works; 2005, USA, pps. 1-2.	
		ENCORUS TECHNOLOGIES; Mobile Payments Examples: M-Commerce Opens up a World of Opportunities; 2002, pps. 1-11.	
		GEORGE WALSH and GABRIEL BERGER, Director of Research & Development, DCTI E-Payment Services; Alternative Payment Methods; August 2000, pps. 1-8.	
		Vivo Tech; RF-Based Contactless Payment: A More Convenient Way to Pay; 2003, pps. 1-25.	
		MARK E. PETERS, IBM Corporation; Emerging eCommerce Credit and Debit Card Protocols; pps. 1-8.	
/AK/		TONY HEGARTY, ERIC VERHEUL, DIRK STEUPERAERT, & GEORGIA SKOUMA; Study on the Security of Payment Products and Systems in the 15 Member States; June, 2003, pps. 1-124.	

Examiner Signature	/Ahshik Kim/	Date Considered	11/16/2007
--------------------	--------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.